## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought, on the invention entitled:

SYSTEM AND METHOD FOR REQUESTING AND DISPENSING NEGOTIABLE INSTRUMENTS

the specification of which

(check [X] is attached hereto one)

l ] was filed on	
as Application Serial No	
and was amended on	
(if applicable)	

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I do not know and do not believe that the invention was ever patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application.

I do not know and do not believe that the invention was in public use or on sale in the United States of America more than one year prior to this application.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known by me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also

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identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

			Prio <u>Clai</u>	rity med_
(Number)	(Country)	(Day/Month/Year Filed)	[ ] Yes	[ ] No
(Number)	(Country)	(Day/Month/Year Filed)	[ ] Yes	[ ] No

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known by me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

(Application	Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application	Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

As a named inventor, I hereby appoint the following attorneys or agents to prosecute this application and transact all business in the United States Patent and Trademark Office connected therewith:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor John C. Novogrod	
First Inventor's signature John ( . Novo)	10/1197
	Date
Residence 133 East 64th Street, Apartment 6A, NY, NY	10021
Citizenship <u>U.S.A.</u>	
Post Office Address <u>Same</u>	

Applicant or Patentee: John C. Novogrod	
Serial or Patent No.:	Docket No.: <u>JCN-001</u>
Filed or Issued: Filed Herewith	
For: SYSTEM AND METHOD FOR REQUESTI	NG AND DISPENSING NEGOTIABLE
INSTRUMENTS	
•	ATION) CLAIMING SMALL ENTITY
STATUS (37 C.F.R. §§ 1.9(f) AND 1.	27(b)) - INDEPENDENT INVENTOR
As a below named inventor, I hereby declare	that I qualify as an independent inventor as
	paying reduced fees under Section 41(a) and
	tent and Trademark Office with regard to the
invention entitled SYSTEM AND METHOD FOR	
NEGOTIABLE INSTRUMENTS described in:	
11200121222	
[x] The specification filed herewi	th
[ ] Application Serial No	
	issued
	· ·
I have not assigned, granted, conveyed or lic	ensed and am under no obligation under
contract or law to assign, grant, convey or lie	cense, any rights in the invention to any
person who could not be classified as an inde	ependent inventor under 37 C.F.R. § 1.9(c) if
that person had made the invention, or to any	concern which would not qualify as a small
business concern under 37 C.F.R. § 1.9(d) or	
§ 1.9(e).	
3 1.5(4).	
Each person, concern or organization to which	ch I have assigned, granted, conveyed, or
licensed or am under an obligation under cor	
license any rights in the invention is listed be	
The state of the s	
[x] No such person, concern, or o	organization
Persons, concerns or organiza	•
*NOTE: Separate verified state	ments are required from each named person,
	having rights to the invention averring to
	ntities. (37 C.F.R. § 1.27)
FULL NAME	
ADDRESS	
[]INDIVIDUAL []SMALL BUSINESS CO	NCERN [] NONPROFIT ORGANIZATION
THE REAL PROPERTY OF THE PARTY	
FULL NAME	
ADDRESS	
[]INDIVIDUAL []SMALL BUSINESS CO	NCERN [] NONPROFIT ORGANIZATION

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I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 C.F.R. § 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Gode, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

John C. Novograd
NAME OF INVENTOR:
John C. Novogrod
Signature of Inventor:
Date:
10/1/97